

**STATE OF WASHINGTON****OFFICE OF  
INSURANCE COMMISSIONER****BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF WASHINGTON**

☐ The orders posted here are unverified electronic duplicates of the official orders actually entered. To be certain you have the official version of the order as entered, you should request a hard copy of the official version from the Commissioner's Public Disclosure Officer, Steve Carlsberg, 360-586-0691, or by e-mail: [stevec@oic.wa.gov](mailto:stevec@oic.wa.gov).

*In the Matter of*

)

)

No. D 99 - 51

**Willis M. Copeland,**

)

)

ORDER NOT TO ISSUE, RENEW,

*Licensee.*

)

OR REINSTATE LICENSE

)

To: Licensing Division  
Insurance Commissioner's Office  
Olympia, Washington

Copy to: Willis M. Copeland  
15405 SE 25th  
Bellevue, WA 98007

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that no insurance agent's or solicitor's license shall be renewed, reinstated, or issued to Willis M. Copeland (the "former licensee") and no appointment or affiliation of the former licensee as an agent will be accepted, until the further order of the Commissioner.

THE BASIS FOR THIS ORDER is that the former licensee is demonstrated to be untrustworthy and a source of injury and loss to the public and not qualified to be licensed as an insurance agent or solicitor, in that:

1. The former licensee submitted premium loan applications to premium finance companies where the ostensible insured had not signed the applications and the money lent by the premium finance company was not used to pay premiums. In each case this conduct violated RCW 48.17.480 and 48.30.190. This happened in cases involving

AFCO, a premium finance company, with ostensible insureds Alderwood Manor (where the person who supposedly signed the application had already died), Pacific Printing, and Peter

Conrad/Robert Sorrell

Imperial Premium Finance, Inc., with ostensible insureds Alderwood Manor, Flightways, Inc., Doug Davis, and Pearson Air;

Tepco Finance Company, with ostensible insured Audio Video Spectrum / Peter Monaco,

Northern Investors Company, with ostensible insureds Audio Video Spectrum / Peter Monaco and Perason Air / Earl Pearson.

2. The former licensee accepted two payments of money as insurance premium from Mary Ann Yanak for insurance covering Cargo Transport, Inc., after he had surrendered his insurance agent's license, and did not forward the money to the intended insurer or any insurer. This conduct in each case violated RCW 48.17.060, 48.17.480, and 48.30.190.

By this conduct, the former licensee is demonstrated to be untrustworthy and a source of injury and loss to the public and not qualified to be licensed as an insurance agent or solicitor. The refusal to renew, reinstate, or reissue a license is pursuant to RCW 48.17.530(1)(b), (d), (e), and (h).

The former licensee has a right to demand a hearing pursuant to RCW 48.04.010 if aggrieved by this act of the Commissioner.

ISSUED AT OLYMPIA, WASHINGTON, this 2nd day of June, 1999.

DEBORAH SENN  
Insurance Commissioner

By

WILLIAM E. FRANDSEN  
Deputy Commissioner

Investigator: Marianne Wise, Examiner: Ken Combs